INTERNET RESOURCES
FOR THE COLLECTIONS PRACTITIONER

HOWARD L. NATIONS, Houston
Law Office of Howard L. Nations

State Bar of Texas
COLLECTIONS AND CREDITORS’ RIGHTS COURSE
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San Antonio

CHAPTER 5
Howard L. Nations

Howard Nations is board certified by the Texas Board of Legal Specialization as both a Personal Injury Trial Lawyer and a Civil Trial Lawyer. He is also Nationally Board Certified as a Civil Trial Advocate by the National Board of Trial Advocates, and is Certified as a Diplomate of Trial Advocacy by the National College of Advocacy. Howard received his law degree from Vanderbilt University and a Bachelor of Arts Degree from Florida State University. His career has been acknowledged with listings in Who's Who in the World, Who's Who in America, Who's Who in American Law, and Who's Who in Finance and Industry.

As a leader of the trial bar, Howard Nations served on the Executive Committee and as an officer of the Association of Trial Lawyers of America from July 1990-1995, serving as Vice President, Secretary and Treasurer. He is a Past-President of the Texas Trial Lawyers Association, Past-President of the Southern Trial Lawyers Association, Past-President of the Texas Association of Certified Civil Trial Attorneys, and Trustee of the American Jury Foundation. Currently he serves as Secretary of the Belli Society.

During his forty years of trial practice he has tried cases in the areas of product liability, wrongful death, medical malpractice, real estate fraud, insurance bad faith, will contests, breach of contract, child custody, divorce, criminal defense and a variety of personal injury and workers' compensation cases, both from the plaintiffs' and defendants' side of the docket. Howard now specializes in catastrophic injury and wrongful death cases in the personal injury field and class action and business litigation in the civil law field.

With thirty-nine years of teaching experience, and as founder and former Chair of ATLA's National College of Advocacy, Mr. Nations is one of the most sought after legal speakers in America having spoken in each of the 50 states, six Canadian provinces and nine foreign countries. Howard continues as a member of the adjunct faculty at South Texas College of Law, having taught there since 1967. He also draws on his experience as co-founder of the Insurance Corporation of America and as the author of numerous law review articles, CLE papers and legal publications.
Debt Collection and Creditors' Rights

Accurint
http://www.accurint.com
Can locate almost anyone, find deep background and historical information, and shorten research time and costs. Accurint provides aliases, historical addresses, relatives, associates, neighbors, assets, and more. Used by lawyers, insurance professionals, law enforcement agencies with the latest cutting-edge technology, this site helps conduct searches much more cost-effectively than any other alternative.

Advertising and Marketing on the Internet Rules of the Road
http://law.freeadvice.com/resources/gov_material/ftc_marketing_advertising_on_internet_4_98.htm

Amendments to Fair Credit Reporting Act - Texas
http://www.trec.state.tx.us/consumer/fcra.asp

Annual Credit Report.com
http://www.annualcreditreport.com
Central site allowing the user to request a free credit file disclosure (credit report) annually from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

Attorney General for the State of Texas Consumer Protection Information
http://www.oag.state.tx.us/consumer/consumer.shtml
On behalf of the State of Texas and the public good, the Attorney General protects consumers and the legitimate business community by filing civil lawsuits under the Deceptive Trade Practices Act and
other consumer protection statutes.

AnyWho Directory
http://www.anywho.com/index.html
Find telephone number, email, home page URL, toll free number, and address.

Bankruptcy and Debt Collection Law
http://www.lawmoose.com/internetlawlib/311.htm
A collection of legislation, articles and other resources from Pritchard Law Web.

Bankruptcy, Debtor & Collector Message Board
http://www.prairielaw.com/messageboards/board.asp?channelId=XX&mbId=7
Literally thousands of topics on issues concerning bankruptcy, debtors, and collectors.

Bigfoot's Global E-Mail Directory
http://www.bigfoot.com/
The Internet's largest collection of e-mail addresses and white page listings.

Business Debt
http://www.lawyers.com/legal_topics/browse_by_topic/browse_parent/browse_child/content/show_content.php?site=468&eid=4681&preypageid=02105&LDC_userId=68727408&LDC_sessionId=133667216&paop=739&caop=856&consumertype=B&articleid=1002109

Business Start Page
http://www.bspage.com/collect.html
Step-by-step course for collecting debts.

Cemetery Records Online
www.interment.net
Lists more than 2 million records from some 4,000 cemeteries throughout the world. Searchable by surname or specific cemetery.

ChoicePoint
https://www.choicepointonline.com/default.asp
ChoicePointOnline Public Records. ChoicePoint is the leading provider of identification and credential
verification services for making smarter decisions in today's fast-paced world. The Company serves the information needs of insurance, business, government and individual customers, including Fortune 1000 corporations, asset-based lenders and professional service providers, and federal, state and local governments.

Collection Industry
http://www.collectionindustry.com/forum/categories.cfm?catid=9
Collection industry discussion forum with news and articles.

Consumer Affairs
http://www.consumeraffairs.com/debt/debt_collection.htm
How to protect yourself against abusive and unfair debt collection practices.

Consumer Law-Federal Credit Law FAQ
http://www.lawyers.com/legal_topics/browse_by_topic/browse_parent/browse_child/content/show_content.php?
SurlArgs&articleid=1001948
Frequently asked questions on Federal Credit Law with major topics such as Fair Credit Reporting Act and Equal Credit Opportunity Act.

Credit Repair Scams and Fraud
http://www.credit-repair-scams.com/

Debt and Bankruptcy in Texas
http://www.lawyers.com/legal_topics/browse_by_topic/browse_parent/browse_child/content/show_content.php?articleid=1012241

Simple layout basics of what bankruptcy does and does not do as well as an exhaustive listing of resources on bankruptcy and debt collection.

DNS411
http://dns411.com/
This universal domain name search tool searches all available domain registries, including country codes, new top-level domains, interNIC handles and IP number block assignments. You can also use it to convert a numerical address to its domain name.
DocuSearch
http://www.docusearch.com/
Comprehensive site for detailed personal and company information and asset search.

Fair Debt Collection Practices Act/FAQ Financial Management Services Treasury
http://www.fms.treas.gov/debt/
Designed to improve the quality of the federal government's financial management by increasing the collection of delinquent debt owed to the government, by providing debt management services to all federal agencies, and by protecting the financial interests of the American taxpayer.

Fair Debt Collection FAQ
http://www.lawyers.com/legal_topics/browse_by_topic/browse_parent/browse_child/content/show_content.php?urlArgs&articleid=1001947

Fair Trade Commission for Consumers
http://www.ftc.gov/os/statutes/fdcpa/fdcpact.htm

http://www.ftc.gov/bcp/conline/pubs/credit/fdc.htm
Fair Debt Collection Practices Act FAQs.

Fed Law
http://www.thecre.com/fedlaw/default.htm
Hosts thousands of links to a variety of legal and regulatory sources, including federal laws, rules, and regulations; judicial decisions; some state laws; sources relating to arbitration and mediation; general research and reference sources; professional associations; and law related how-to locations.

Federal Student Aid
http://www.ed.gov/offices/OSFAP/DCS/index.html
Collections guide- student loans

Find Law - Deceptive Trade Practices - Consumer Protection Act - Texas
Texas Deceptive Trade Practices Consumer Protection Act (DTPA)
Free Advice - Consumer Rights
http://bankruptcy-law.freeadvice.com/creditor_rights/

Info Space - The Ultimate Directory
http://www.infospace.com/
Yellow pages, white pages, international directory, city guide and business guide.

Internet Archive Wayback Machine
http://www.archive.org/
This site offers access for researchers, historians, and scholars to historical collections that exist in digital format. From the legal perspective, it might be a good way to track down information that was on the web but is no more.

LII
http://www4.law.cornell.edu/uscode/15/1692.html
US CODE for Debt Collection.

Martindale-Hubbell Creditor's rights
http://www.lawyers.com/legal_topics/browse_by_topic/browse_parent/browse_child/content/show_content.php?site=468&eid=4681&prevpageid=02105&LDC_userId=68727408&LDC_sessionId=133667216&paop=739&caop=856&consumertype=B&articleid=1002110
Detailed explanation of creditor's rights, covering specific definitions of secure and unsecure debt, default, and various other personal specifics.

Office of Consumer Credit Commissioner
http://www.occc.state.tx.us/
Regulates the credit industry and educates consumers and creditors.

Property Record Searches
www.taxnetusa.com/
Tax Net USA is a comprehensive online source of property tax information. It hosts websites for many Texas County Appraisal Districts, which make information available to search by name, address or account number, many available at no charge.

Public Data

PublicData.com provides quick, accurate, and complete access to all public records, to all members of the public.

The databases include Criminal, Drivers license, Civil Court, Voter, Professional License, and Sex Offender which is a free search. All are searchable by one or more of the following, State, Name, DOB, DL#, or SS#. The Professional area has emphasis on TX Alcoholic Beverage, TX Medical Examiner, TX Misc, and TX Realestate Licenses. The FAA and Federal Databases are also available, which are both broken down into various departments. PublicData.com has accounts for both individual users and corporate users. To set up an individual account a user must have a valid driver's license. A corporate account can be set up using a business name instead of a personal driver's license number.

Research-It!
www.iTools.com/research-it
Here you will find a collection of search tools arranged in six categories: language, library, geography, financial, shipping and mailing, and Internet. This site is both useful and fun, you can even find the birthdays or quotes of famous people.

Skipease
http://www.skipease.com/
A fast, free skiptracing and collections platform for legal and layman research.

Switchboard Find a Person
http://www.switchboard.com/
Locate individuals or businesses.

Telephone Search Engine
http://www.embassyworld.com/directories/global_telephone.html
An engine based on placing international calls from international locations. Gives calling codes and instructions and allows you to search every on-line telephone directory in the world. Find lots of other useful travel information on this site such as embassy locations, voltages and more.

U.S. Government Documents Ready Reference Collection
www.cc.columbia.edu/cu/libraries/indiv/dsc/readyref.html
From Columbia University Libraries, this site lists the most frequently accessed government documents covering about 20 different subjects.

USPS Zip Code Lookup and Address Information
http://www.usps.gov/ncsc/
Search for change of address or express mail tracking.

Viacorp
http://www.viacorp.com/DebtBook.html#private
Private Investigation for Debt Collection.

Vital Records Information
www.vitalrec.com
This site offers information on where to obtain vital records from anywhere in the U.S. It lists sources for each state, territory and county, and most cities and towns, along with contact, fee and ordering information. For records outside the U.S., the site list links to foreign vital records sites.

WhoWhere E-Mail Addresses
http://www.whowhere.lycos.com/
Locate individuals, their e-mail addresses or businesses.

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Se Habla Español

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